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Attorney Docket No.: CITI0166

PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: Kawan *et al.*
SERIAL NO.: 09/588,902 GROUP ART UNIT: 3624
FILED: 9 June 2000 EXAMINER: AKERS, Geoffrey R.
TITLE: METHOD AND SYSTEM FOR CONTROLLING CERTIFICATE
BASED OPEN PAYMENT TRANSACTIONS

RESPONSE UNDER 37 C.F.R. §1.111

Commissioner of Patents
Washington, D.C. 20231

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GROUP 3600

Dear Sir:

In reply to the outstanding non-final Office Action dated 26 June 2002 Applicant submits the following amendments and remarks: